General introduction
UnitedHealthcare Tiered Benefit plans give members the freedom to choose from any health care professional in the UnitedHealthcare network, including specialists, without a referral or choosing a primary care physician (PCP). And, members can save money by going to UnitedHealth Premium® Tier 1 physicians who have been recognized for providing value in health care delivery. Members can seek care from any network provider, but they may pay more out-of-pocket costs when they do not visit UnitedHealth Premium Tier 1 physicians.

Key features
- Primary care covered at the highest benefit level
- Lower office co-payments and higher plan co-insurance with UnitedHealth Premium Tier 1 specialists
- Network hospital inpatient stays covered at the highest benefit level
- Radiology, anesthesiology, pathology, lab and hospital-based consulting physicians are paid under the facility charge at the plan’s highest benefit level
- Ability to pair with a Health Savings Account which allows employees even more control of their health care spending

Product positioning
UnitedHealthcare Tiered Benefit plans provide lower office visit co-payments and greater plan co-insurance coverage when employees get care from UnitedHealth Premium Tier 1 physicians.

Competitive differences
Tiered Benefit plans help members understand that there are differences in costs based on where they have services performed – without limiting their network.

Employer value proposition
- Ability to continue to offer quality, accessible and affordable health benefits to employees.
- Engaging employees in health care decision-making may result in improved quality of care and long-term cost reductions.
- New medical and consumer-driven health (CDH) plan design combinations that offer meaningful trade-offs and related price-point considerations.

With the Communication Resource Center, employers can provide employees with information about UnitedHealth Premium, plus other health topics in ready-to-use print and electronic formats.
Broker value proposition

The Tiered Benefit product can reduce employer-paid medical premiums by offering member incentives to use Premium Tier 1 providers.

Sample plan design

Tiered Benefit plan example:

<table>
<thead>
<tr>
<th></th>
<th>Premium Tier 1</th>
<th>Non-Tier 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000</td>
<td>Deductible</td>
<td></td>
</tr>
<tr>
<td>$20</td>
<td>Co-payment for PCPs and Premium Tier 1 specialists</td>
<td>$20 co-payment</td>
</tr>
<tr>
<td>100%</td>
<td>Plan co-insurance coverage for network inpatient services</td>
<td>$40 co-payment</td>
</tr>
<tr>
<td>$40</td>
<td>Plan co-insurance coverage for non-Tier 1 specialists/outpatient facility/major diagnostic services</td>
<td>90% after deductible</td>
</tr>
</tbody>
</table>

Member responsibility for physician services

PCP office visit: $20 co-payment, $20 co-payment
Specialist office visit: $20 co-payment, $40 co-payment
Specialist professional fees: 100% after deductible, 90% after deductible

Benefit levels in the example are for network services only. Actual plan benefits are subject to state requirements and may not be available in all states. Refer to the Certificate of Coverage and corresponding Schedule of Benefits issued with each Group Policy for actual benefit or coverage levels.

Network considerations

The Tiered Benefit plan offers access to all physicians in the UnitedHealthcare network, while offering member incentives to seek care from Premium Tier 1 physicians. The UnitedHealth Premium program can help your employees make more informed choices about where to seek care. The program uses evidence-based medicine and national industry guidelines to evaluate quality, and local market benchmarks for cost efficiency. The Premium designation makes it easy for members to find doctors who are recognized for meeting quality and cost efficiency standards.

Introducing UnitedHealth Premium Tier 1

From finding a doctor, to evaluating treatment options, to understanding the cost of care, consumers are looking for comparative information. The UnitedHealth Premium program can help.

Look for the UnitedHealth Premium Tier 1 symbol to quickly and easily find doctors who have been recognized for providing value.

About UnitedHealth Premium Tier 1

UnitedHealth Premium Tier 1 physicians have received the Premium designation for:
- Quality & Cost Efficiency OR
- Cost Efficiency & Not Enough Data to Assess Quality

By using UnitedHealth Premium Tier 1 physicians, your employees save on their co-payments and may benefit from visiting providers who have been recognized for providing value.

Cost controls

- Increased use of UnitedHealth Premium Tier 1 providers
- Optimal Benefit Pharmacy pairings
- Flexible deductible, copays and out-of-pocket maximum design options
- Inpatient and outpatient per occurrence deductibles
Medical management
Standard UnitedHealthcare medical management applies.

Member support
Our member website, myuhc.com®, helps employees to find Premium Tier 1 physicians in the online physician directory. It also explains the value of quality and cost efficiency measures, plus each specialist’s location and accessibility. myuhc.com also offers a wide range of member tools, including: benefit details, personal health record, and myHealthcare Cost Estimator.

Our NurseLineSM and Care24® assistance lines are open 24 hours, and for members who have specific chronic conditions, we offer disease management programs.

Date of introduction
Tiered Benefit plans were introduced in 2008.

Availability
Fully Insured available in 32 states; ASO available nationally.

States/markets
AL DC IA KY MO¹ NM SC VA
AR DE IL LA MS OH TN WI
AZ FL IN MD NC OK TX WV
CO GA KS MI NE RI UT

Funding type
- Fully Insured
- ASP

Group sizes
Key Accounts and Public Sector, 100 – 3,000 employees

Not all products are available in all markets. Please discuss product options with your UnitedHealthcare representative.²

¹ Not available in St. Louis, Springfield and Jefferson City. Available in Kansas City and St. Joseph.
² UnitedHealthcare policies may have exclusions, limitations or terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker, consultant or UnitedHealthcare representative.

Always refer to the plan documents for specific coverage.

The UnitedHealth Premium® designation program is an information resource to help our members choose a physician. It may be used as one of many factors members consider when choosing a physician. As with any performance assessment program, physician evaluations have a risk of error. Please visit myuhc.com® for detailed program information and methodologies. The Care24® program integrates elements of traditional employee assistance and work-life programs with health information lines for a comprehensive set of resources. Program components may not be available in all states or for all groups. Care24

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NurseLineSM is for informational purposes only. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor’s care. NurseLine services are not an insurance program and may be discontinued at any time.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or its affiliates.